



# Member News **Catholic Federal** A Federally Chartered Credit Union

## DRIVE HAPPY!

CAR LOAN RATES

AS LOW AS **2.35%** APR\*

UP TO 60 MONTHS

NEW \* USED \* REFINANCE

Rates are at rock bottom, so it's the perfect time to upgrade your vehicle with a Catholic Federal car loan. Low payments mean more cash in your pocket every month!

- **Take 90 days** before your first payment is due to catch up on bills or save for Christmas shopping\*\*
- **Get pre-qualified** for more negotiating power
- **No application fees or pre-payment penalties**

**Already financed somewhere else?** Move your car loan to Catholic Federal and you could save on your monthly payments.

**Already have a car loan with us?** Go ahead and refinance at this great low rate.\*\*\*



### *In Loving Memory* **Don Gallant**

Catholic Federal Credit Union lost its longest serving volunteer when Don Gallant passed away August 19, 2012. Mr. Gallant served on Catholic Federal's Board of Directors from November 7, 1969 until his death. He served as Chairman, Vice-Chairman, Treasurer and Secretary. For all of his years of volunteer service, the Board Room was named in his honor in 2005.



Mr. Gallant's dedication and support to the credit union and the Catholic community will be dearly missed. He will always be remembered with great respect for his leadership on the board of directors.

### Online Banking Enhanced Security

At Catholic Federal, your online security is our top priority. To assist in protecting your account we have implemented additional features that you will notice the next time you log into homebanking. These features include: choosing a picture and a personal passphrase that will show every time you log into homebanking, answering challenge questions that will be presented when logging in from new locations, and login device recognition. These features provide an additional layer of protection for your online account. If you have questions about this please feel free to contact our member contact center at 800-798-2328 or [memberservices@cathfcu.com](mailto:memberservices@cathfcu.com).

\* Annual Percentage Rate. Rates, terms and conditions vary based on credit worthiness qualifications and collateral conditions. All loans are subject to approval and are subject to change without notice. Payment example: Loan amount of \$15,000 with \$0 down at 2.34% APR for 60 months results in equal monthly payments of \$265.24.  
 \*\* Loan amount subject to credit approval. Interest accrues from date loan is funded.  
 \*\*\* Current CFCU auto loans are eligible for refinancing and will be assessed a 1.5% refinance fee, minimum of \$100.

## Back to School Savings for Your Household Budget

Students aren't the only ones who'll need to pull out the pens, paper, and calculators for the back-to-school season. Parents who want to keep back-to-school spending under control should consider doing the same.

Backpacks, paper, books, pens, pencils, calculators, computers, clothes and shoes are basic necessities that can add up quickly and become significant expenses for any household. Developing and sticking to a solid spending plan is key to avoiding overspending. If you are in charge of back-to-school shopping, here are tips to help keep your budget on track:

**Develop a back-to-school budget.** Take time to review how much money you'll need to cover your monthly household expenses. Determine your spending goal based on what you can afford to spend on school clothing and supplies.

**Create a comprehensive shopping list.** Now that you've taken inventory, create a shopping list of your child's needs. The list should include additional clothing, school, athletic and scout uniforms, yearbooks, eyeglasses, classroom supplies, and musical instruments. Write down your children's sizes and special colors needed for items like uniforms. Carry your shopping list to keep you on track.

**Involve children in decision-making.** Tell children what the spending goal is and how they can help meet the goal by choosing perhaps two outfits, instead of three. Help them understand how recycling clothes, lunch boxes, book bags, and notebook binders is not only good for the environment, but also good for the household budget.

**Shop for the best prices.** Get the best value for your dollar by checking for coupons and sales. Listen for TV and radio commercials and check your local Sunday newspaper for back-to-school and clearance sales.

**Use credit wisely.** Pay with cash if possible. Try layaway if you need time to save up for purchases. If you have to use credit, limit purchases to items you can pay off in 90 days. If you have more than one credit card, use the card with the lowest interest rate to minimize the amount you'll have to pay back. Remember, using a credit card is like taking out a short-term loan.

If you would like to discuss your back-to-school budget with someone, you can take advantage of the Accel program, a free financial education and counseling program of Catholic Federal Credit Union. To use this service, simply call **1-877-33ACCEL (332-2235)** or visit them on the web at [www.accelservices.org](http://www.accelservices.org).

# T.A.T. events

## JOIN US

All Catholic Federal members age 50 and better are invited to attend TAT seminars and events.

### History of the Civil War Presented by Eric Jylha

**Thursday, September 20, 2012**

10am - 11am

6180 State St., Saginaw Office

*Light refreshments will be provided.  
RSVP to 989.799.8744 ext. 107*

### TAT Fall Color Tour Spots Still Available

**Wednesday, October 3rd**

*For more information and a registration form call 989.799.8744 ext 103 or 107*

#### 6180 State Street

Saginaw, MI 48603  
989.799.8744 ■ 800.798.2328  
Fax: 989.799.8839

#### Office Hours:

Monday - Thursday 9 a.m. to 5 p.m.  
Friday 9 a.m. to 6 p.m.  
Saturday 9 a.m. to 1 p.m.

#### Drive Thru:

Friday 8 a.m. to 6 p.m.  
Saturday 9 a.m. to 3 p.m.

#### 1002 South Washington

Saginaw, MI 48601  
989.799.8744 ■ 800.798.2328 ext. 200  
Fax: 989.755.4101

#### Office & Drive Thru Hours:

Monday - Friday 9 a.m. to 5 p.m.

#### 1504 Cass Avenue

Bay City, MI 48708  
989.799.8744 ■ 800.798.2328 ext. 300  
Fax: 989.895.8115

#### Office & Drive Thru Hours:

Monday - Thursday 9 a.m. to 5 p.m.  
Friday 9 a.m. to 6 p.m.

#### 915 South Euclid

Bay City, MI 48706  
989.799.8744 ■ 800.798.2328 ext. 400  
Fax: 989.667.5364

#### Office & Drive Thru Hours:

Monday - Thursday 9 a.m. to 5 p.m.  
Friday 9 a.m. to 6 p.m.  
Saturday 9 a.m. to 1 p.m.

#### 3015 Center Avenue

Essexville, MI 48732  
989.799.8744 ■ 800.798.2328 ext. 600  
Fax: 989.891.1015

#### Office Hours:

Monday - Thursday 9 a.m. to 5 p.m.  
Friday 9 a.m. to 6 p.m.

#### 334 Division Street

Vassar, MI 48768  
989.799.8744 ■ 800.798.2328 ext. 259  
Fax: 989.823.3621

#### Office Hours:

Tues., Wed., Fri. 9 a.m. to 5 p.m.

#### Express Telephone

989.799.8813 ■ 800.475.2338

## Thank You!

Catholic Federal's Board of Directors and staff would like to thank Marie Bieri for her years of volunteer service to the credit union. She served on the Community Relations Committee from 1994 - 2012.

Each year the credit union's Board of Directors set aside a percentage of the annual budget to donate back to the community. The Community Relations Committee reviews applications from non profit 501(c)(3) organizations that provide food, shelter, counseling and other miscellaneous humanitarian needs.



Marie Bieri

Thank you!

## Employee OF THE Month

Gina Kellogg, SPHR

**HR Coordinator**  
Staff member since 2011



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